

CLARK GAREN, CALIFORINA STATE BAR #50564  
RACHEL ZWERNEMANN, CALIFORNIA STATE BAR #286515  
SALARIED EMPLOYEES OF PCC  
6700 SOUTH CENTINELA,  
THIRD FLOOR,  
CULVER CITY, CALIFORINA 90230  
TELEPHONE: (310) 636-1001  
FAX: (310-636-4771

Attorneys for DEFENDANT PCC

IN THE UNITED STATES DISTRICT COURT  
FOR THE CENTRAL DISTRICT OF CALIFORNIA - WESTERN DIVISION

WESTERN WORLD INSURANCE  
COMPANY,

Plaintiff,

v.

PROFESSIONAL COLLECTION  
CONSULTANTS,

Defendant.

CASE NO. 2:15-cv-02342 MWF (VBKx)

**DEFENDANT'S RESPONSES TO  
WESTERN WORLD INSURANCE  
COMPANY'S REQUEST FOR  
ADMISSIONS TO PROFESSIONAL  
COLLECTION CONSULTANTS, SET  
NO. ONE**

Complaint Filed: 3/30/15

PROPOUNDING PARTY: WESTERN WORLD INSURANCE COMPANY  
RESPONDING PARTY: PROFESSIONAL COLLECTION CONSULTANTS  
SET NUMBER: ONE (1)

TO ALL PARTIES HEREIN AND TO THEIR RESPECTIVE ATTORNEYS  
OF RECORD:

PLEASE TAKE NOTICE that pursuant to Rule 36 of the Federal Rules of Civil  
Procedure, Plaintiff and Counter-Claim Defendant Western World Insurance Company  
("Western World") requests that Defendant and Counter-Claimant Professional  
Collection Consultants ("PCC"), respond to the following admissions separately and  
fully, in writing and under oath, and that the responses be signed by the person making

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Answers to Western World's Request for Admissions to Professional Collection  
Consultants, Set No. One CASE NO. 2:15-cv-02342 MWF (VBKx)

1 them and be served on defendant within thirty (30) days after service of these Request  
2 for Admissions, Set No. One.

### 3 DEFINITIONS

4 1. The words "YOU" and "YOUR" shall mean and refer to Defendant  
5 Professional Collection Consultants ("PCC") and all of its past and present  
6 subsidiaries, partners, affiliates, agents, servants, representatives, assigns, attorneys,  
7 experts, investigators, or anyone acting on its behalf.

8 2. The term "Western World" shall mean and refer to Plaintiff Western  
9 World Insurance Company.

10 3. The term "Hudson Action" shall mean a lawsuit in the Los Angeles  
11 County Superior Court, Case No. BC570780, against PCC, filed on January 29, 2015  
12 by Gregory Hudson.

13 4. The term "Pole Claim" shall mean a claim for damages against PCC  
14 initiated by a demand for mediation submitted to PCC on or about January 14, 2015 by  
15 former PCC employee Beblen Pole.

16 5. The term "McCann Claim" shall mean a claim for damages against PCC  
17 initiated by a demand for mediation submitted to PCC on or about January 14, 2015 by  
18 former PCC employee Lisa McCann.

19 6. The term "Western World Policy" shall mean the "Directors, Officers,  
20 Insured Entity and Employment Practices" liability insurance policy issued by Western  
21 World bearing policy no. PRL8000034, effective February 17, 2014 to February 17,  
22 2015 to June 25, 2008, to PCC.

### 23 REQUESTS FOR ADMISSIONS

#### 24 REQUEST FOR ADMISSION NO. 1:

25 Admit the Federal Bureau of Investigation conducted a search of PCC offices in  
26 August 2013.

27 ADMITTED

1 REQUEST FOR ADMISSION NO. 2:

2 Admit PCC was under investigation by the United States Department of Justice  
3 concerning PCC's debt collection practices as of September 2013.

4 DENIED

5 REQUEST FOR ADMISSION NO. 3:

6 Admit PCC knew it was the subject of a federal criminal investigation  
7 concerning PCC's debt collection practices as of September 2013.

8 DENIED

9 REQUEST FOR ADMISSION NO. 4:

10 Admit PCC knew prior to February 7, 2014 that Gregory Hudson reported in  
11 2007 what he believed to be illegal conduct by PCC to the California Employment  
12 Development Department.

13 DENIED

14 REQUEST FOR ADMISSION NO. 5:

15 Admit PCC knew prior to February 7, 2014 that Gregory Hudson had stated to  
16 other PCC personnel that PCC illegally obtained and made use of private financial  
17 information of debtors and believed that PCC would be forced to close.

18 ADMITTED

19 REQUEST FOR ADMISSION NO. 6:

20 Admit PCC knew prior to February 7, 2014 that Gregory Hudson had told a  
21 PCC officer that he was dissatisfied with his job at PCC because he believed PCC  
22 illegally obtained and used debtors' financial information.

23 DENIED

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REQUEST FOR ADMISSION NO. 7:

Admit PCC knew prior to February 7, 2014 that Gregory Hudson had been served with a federal grand jury subpoena to testify and produce documents concerning allegations that PCC illegally obtained financial and employment information about debtors from the EDD and banks.

DENIED

REQUEST FOR ADMISSION NO.8:

Admit PCC knew prior to February 7, 2014 that Gregory Hudson had been interviewed by an attorney from the United States Attorney's Office for the Central District of California and produced documents concerning PCC's alleged illegal debt collection practices.

DENIED

REQUEST FOR ADMISSION NO. 9:

Admit PCC knew prior to February 7, 2014 that the criminal investigation conducted by the United States Department of Justice concerning PCCs alleged illegal debt collection practices potentially subjected PCC to fines or penalties.

DENIED

REQUEST FOR ADMISSION NO. 10:

Admit the document attached hereto as Exhibit A is a true and correct copy of the application for insurance with Western World signed by PCC President Todd Shields.

ADMITTED

REQUEST FOR ADMISSION NO. 11:

Admit Western World agreed to defend PCC in the Hudson Action.

DENIED

1 REQUEST FOR ADMISSION NO. 12:

2 Admit Western World agreed to defend PCC with respect to the Pole Claim.

3 DENIED

4 REQUEST FOR ADMISSION NO. 13:

5 Admit Western World agreed to defend PCC with respect to the McCann Claim.

6 DENIED

7 REQUEST FOR ADMISSION NO. 14:

8 Admit Western World appointed defense counsel to defend PCC in the Hudson  
9 Action.

10 ADMITTED

11 REQUEST FOR ADMISSION NO. 15:

12 Admit Western World appointed defense counsel to defend PCC with respect to  
13 the Pole Claim.

14 ADMITTED

15 REQUEST FOR ADMISSION NO. 16:

16 Admit Western World appointed defense counsel to defend PCC with respect to  
17 the McCann Claim.

18 ADMITTED

19 REQUEST FOR ADMISSION NO. 17:

20 Admit Western World continues to defend PCC in the Hudson Action as of the  
21 date of this Request.

22 ADMITTED

23 REQUEST FOR ADMISSION NO. 18:

24 Admit Western World continues to defend PCC with respect to the Pole Claim  
25 as of the date of this Request.

26 ADMITTED

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1 REQUEST FOR ADMISSION NO. 19:

2 Admit Western World continues to defend PCC with respect to the McCann  
3 Claim as of the date of this Request.

4 ADMITTED

5 REQUEST FOR ADMISSION NO. 20:

6 Admit Western World has paid for the defense of PCC in the Hudson Action as  
7 of the date of this Request.

8 DENIED

9 REQUEST FOR ADMISSION NO. 21:

10 Admit Western World has paid for the defense of PCC with respect to the Pole  
11 Claim as of the date of this Request.

12 DENIED

13 REQUEST FOR ADMISSION NO. 22:

14 Admit Western World has paid for the defense of PCC with respect to the  
15 McCann Claim as of the date of this Request.

16 DENIED

17 REQUEST FOR ADMISSION NO. 23:

18 Admit PCC is not entitled to attorneys' fees it incurs in the instant *Western*  
19 *World v. Professional Collection Consultants* action.

20 DENIED

21  
22 Dated: November 13, 2015

23  
24 LAW OFFICES OF CLARK GAREN

25 BY

26  
27 CLARK GAREN,

28 ATTORNEY FOR DEFENDANT